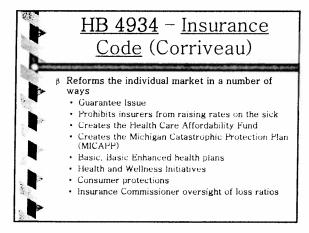


	<u>Access</u>
β	Guarantee issue - all carriers, all products Ends gender discrimination No health underwriting Expansion of MI Child Health Care Affordability Fund Six month pre-existing condition

### Affordability Begin Creation of MICAPP Begin Health Care Affordability Fund Begin Basic, Basic Enhanced Plan Begin Loss ratio of 80% for HMOs and BCBS, 70% for commercial carriers Begin Direct Medigap subsidies toward lower income seniors

# Accountability B No health underwriting B Prohibits jacking up rates upon renewal B Ends the practice of "cherry picking" B Ends the practice of closing blocks of business True up of loss ratios at the end of every year B Insurance Commissioner and AG oversight modeled after Energy Legislation with objective standards that will accomplish some leveling and bring predictability to the marketplace



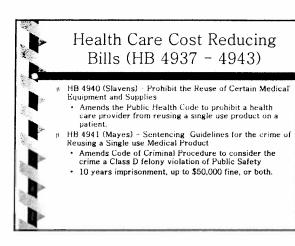
### HB 4935 - P.A. 350 (Coulouris)

- $\boldsymbol{\beta}$  Amends the nonprofit health care corporation reform act (P.A. 350) to make nonprofit health care corporations subject to Chapter
- $\boldsymbol{\beta}$  Reforms the rate filing process for nonprofit health care corporation mirroring the Energy
- $\beta$  Changes to the way the Medigap subsidy is implemented to help most vulnerable seniors

### HB 4936 - Insurance Code: Small group Reform (Melton) $\beta$ Reforms the small group market in a number of ways: · Guarantee Issue · Prohibits insurers from raising rates on the sick · Addresses closing blocks of business · Ends experience rating and drastic increases of health care cost at contract renewal for small businesses

### Health Care Cost Reducing Bills (HB 4937 - 4943) HB 4937 (Segal) - Electronic Prescribing Amends the Public Health Code to require an individual licensed to write prescription to electronically transmit every prescription for a prescription drug. Bulk Prescription Drug Purchasing Creates the MI Prescription Cooperative and Gold Benefit Plan, a drug program for the uninsured/underinsured. 4939 (Womack) - Health Assessment Website Requires the Department of Community Health to create a health assessment website to promote healthy

behaviors.



# Bills (HB 4937 - 4943) Bills (HB 4937 - 4943) Bills (HB 4937 - 4943) Bills (HB 4942 (Ball) - Statewide Advance Health Care Directive Registry Require the Secretary of State to create a statewide advance health care directive registry Bills (Marleau) - Require the disclosure of educational information regarding the Statewide Advance Health Care Directive Registry Require that information regarding the advance health care directive registry be given to an adult when enrolling in Medicaid.